



News from

Assemblymember

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Assembly District 143

Information on health insurance options for the recently unemployed

Dear neighbor:

As you know, the social distancing and travel restrictions that we need to address the COVID-19 public health emergency have resulted in the lay-offs of millions of American workers. The state and federal governments have responded with actions that expand the eligibility of unemployment benefits, expand the amount of benefits for those who have lost work because of the crisis, and allow workers to begin receiving unemployment benefits immediately.

Unfortunately, being laid off from work also typically results in the individual, and possibly his or her family, losing health insurance benefits. Unemployment insurance benefits, despite the recent expansion and changes, do not provide laid-off individuals with health insurance. Losing health insurance at any time can be stressful; losing coverage during a worldwide public health crisis can be especially unnerving. However, those who have lost their health insurance as a result of being laid off have several options for obtaining health insurance coverage.

1. New York State of Health marketplace

In response to the COVID-19 crisis, New York State is offering a special enrollment period on the New York State of Health marketplace. This special enrollment period is currently scheduled to continue through May 15, 2020. The marketplace includes many low cost, quality health insurance options and allows you to quickly compare health plan options and apply for assistance that could lower the cost of health coverage. You must apply within 60 days of losing coverage.

To learn more or apply, visit nystateofhealth.ny.gov or call 1-855-355-5777.

2. Child Health Plus

New York State also offers affordable health insurance coverage for children who under the age of 19 and who are NYS residents. Depending on your family's income, you may be eligible for either children's Medicaid or Child Health Plus. There is no monthly premium for families whose total income is 1.6 times the poverty level. Families with somewhat higher income pay a premium ranging from \$9 to \$60 per child, depending on income and family size. For more information about eligibility and cost, visit

https://www.health.ny.gov/health_care/child_health_plus/eligibility_and_cost.htm.

Apply through the New York State of Health Marketplace at <https://nystateofhealth.ny.gov/>, or call the toll-free 1-800-698-4543 or and ask about Child Health Plus.

3. Retain former employer's health insurance through COBRA policy

You have a right to continue your health insurance group plan through a COBRA (Consolidated Omnibus Budget Reconciliation Act) policy. If your group has less than 20 employees, you have a similar right under New York State's continuation of coverage law. However, you will be required to pay the full cost of the coverage, including any portion that your previous employer formerly paid on your behalf. Your employer should notify you of your right to this coverage upon termination of your employment. If you have not received notice, contact your employer or call the state Department of Financial Services at 1-800-342-3736 for assistance. For more information about COBRA programs, visit https://www.dfs.ny.gov/consumers/health_insurance/cobra_faqs

4. Apply for Medicaid

Medicaid is a program for New Yorkers who can't afford to pay for medical care. If you have lost insurance, have high medical bills, receive Supplemental Security Income, or meet certain financial requirements, you may be eligible for Medicaid.

Individuals between age 19 and 64 who are not eligible for Medicare should visit the New York State of Health marketplace at nystateofhealth.ny.gov or call 1-855-355-5777. Individuals who are age 65 or older should apply through their local social services office. Erie County residents can visit <http://www2.erie.gov/socialservices/index.php?q=medicaid> for more information.

Individuals can also apply by calling the Medicaid Helpline at (800) 541-2831.

For more information on Medicaid, including income and resource levels for eligibility, visit https://www.health.ny.gov/health_care/medicaid/

If you have any questions, please reach out to my office at 716-686-0080 or by email at wallacem@nyassembly.gov.